PATENT

Paper No.

File: Graff-US-04

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.

Serial No. : 10/580,083

Filed : 19 November 2004

For : COMPUTER CONTROL OF NON-DEBT FUNDING

SYSTEM FOR HOME FINANCE

Priority Date : 21 November 2003

MS: No Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

## SECOND PRELIMINARY AMENDMENT

SIR:

Please enter the following Second Preliminary Amendment and Remarks in the above-referenced patent application, and please reconsider the application in view of the above. It is believed that no new matter has been added.